

## WEST VIRGINIA DEPARTMENT OF TRANSPORTATION

## **Division of Motor Vehicles**

5707 MacCorkle Avenue, Southeast
Post Office Box 17050
Charleston, West Virginia 25317-0010 • (304) 558-3900
TDD: (800) 742-6991 • (800) 642-9066

Earl Ray Tomblin Governor Paul A. Mattox, Jr., P. E. Cabinet Secretary

September 30, 2013

## To All Carriers:

We have been asking companies for some time to submit a **voluntary** book of business, recognized within the IICMVA Insurance Data Transfer Guide. The realization though, it is only good for that time. Following the IICMVA Model, the web services query is utilized for any further events and the follow-up periodic verification. The whole intent being to build the database and electronically verify at any given point that the coverage is valid regardless if the information is collected from the carrier or through the DMV clerk.

Currently we are also encouraging participants to submit voluntarily on a **regular basis** such as monthly, to circumvent some of the fallacies we are seeing with the broadcasts.

- DMV collects policy number from ID card that doesn't match insurance companies web service
- Some companies require "exact" policy number
- Many companies have policy number as primary or high key, which means they will never accommodate an "unknown carrier" or blank policy number
- Some companies suppress spaces or dashes in the policy number
- Some companies drop partial data near the end of the policy number
- Programming is an impossibility for all variables
- Incorrect information for the officer at roadside that is hitting the automated NLETS path
- Some carriers will not support broadcast at all
- Vin mismatches with no ability to fuzzy match with submission of policy number and vin only

An "unconfirmed" response will result more often than not, which will mean insured/legal registrants becoming more irritated with the well-intended program. Let's face it; we do not want to overburden your systems or your insured (our customers) any more than necessary. Some companies with vin as primary key will obviously have the most success for the company and us. This method will best serve the intent of broadcasting through web services and law enforcement queries from roadside will have a more successful confirmation rate.

Please submit any questions or comments to the following e-mail address of DMV WVOLV Insurance@wv.gov or contact my office at 304-926-3844.

Respectfully,

Deborah L. Fields Transportation Services Manager II Compulsory Insurance Section